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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/631,810	08/03/2000	Thomas MacKay	P/2167-221	9141

7590 02/18/2004

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EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 02/18/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/631810

Applicant(s)

Mackay

Examiner

Akers, G

Art Unit

3640

MH

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12/18/03
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-112, 116-117, 136-152 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-112, 116-117, 136-152 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 7
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Response to Amendment

1. This action is issued in reply to applicant's Response(Paper #13) filed 12/18/03.
2. No further claims were amended. None were added. None were deleted.
3. Claims 1-112, 116-117, and 136-152 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-112,116-117,136-152 are rejected under 35 USC 103(a) as unpatentable over State Street(1997) in view of Poindexter(US Pat. No: 6,338,074) and further in view of Notani(US Pat. No:6,442,528).
6. As per claims 1-112,116-117,136-152 State Street teaches a computerized method for workflow management for a trustee handling a plurality of securitization transactions(pages 3-9).Poindexter teaches a display for active deals(Fig 8)(col 11 lines 21-50) as well as loan processing and tax issues(Fig 3).Notani teaches multi-enterprise collaboration(Abstract)(Figs 1-17)(col 3 line 39-col 4 line 10) as well as global workflow(Fig 2).It would have been obvious to one skilled in the art at the time of the invention to combine State Street in view of Poindexter and further in view of Natani to teach the disclosure.The motivation to combine State Street in view of Poindexter is to

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teach a method of workflow management for transactions over multiple communication links as enunciated by Poindexter(col 2 lines 8-11). It would also have been obvious to one skilled in the art at the time of the invention to combine State Street in view of Poindexter and further in view of Notani to teach applicant's disclosure. The motivation to combine is to teach a method of workflow management for financial transactions over multiple communication links for enterprise collaboration as enunciated by Natani(col 2 lines 21-29).

Response to Arguments

7. Applicant's arguments are not persuasive. Applicant argues the date of State's Street's engagement in asset securitization. Page 1 of the cited reference indicates that State Street "Since inception of the US securitization markets, has shown a commitment to the market by successfully serving as administrator, credit enhancer, placement agent, investor and trustee.." State Street has engaged in these activities since inception of this market. Official Notice is taken that this market existed at least as early as December 13,1999 as supported by the FDIC Financial Institution Letter on "Guidance in Asset Securitization". This date pre-dates applicant's application of August 3,2000.

Conclusion

8. **THIS ACTION IS MADE FINAL.**

9. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between

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6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.



February 12, 2004

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER